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**HOME RENOVATIONS
AND
IMPROVEMENTS**



Ontario

Ministry of
Municipal Affairs
and Housing

Claude Bennett
Minister

Ontario Is Renovating!

Renovation activity has never been so popular. In fact, homeowners in Ontario are spending more than two billion dollars a year on home improvements! More and more homeowners are modernizing kitchens and bathrooms, finishing attics, building additions or sun rooms, and, of course, upgrading the plumbing and wiring.

The Ministry of Municipal Affairs and Housing is working to make the renovation process that much easier by:

- Preparing a new section of the Building Code for Ontario dealing especially with renovation.
- Introducing, with the Mortgage Insurance Company of Canada, the RenoLoan program which allows homeowners to get renovation financing at market interest rates.
- Sponsoring the annual Ontario Renews Awards which recognize and encourage excellence in renovation.
- Establishing training and education programs for renovators and municipal inspectors.
- Producing consumer information booklets as guides to successful and efficient renovations.

This booklet is part of the ministry's commitment to help you through the process of home improvements.



Ministry of Municipal Affairs and Housing
Queen's Park, Ontario

May, 1984

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Introduction

The Choice Is Yours

Renovations and home improvements can bring you immense satisfaction and personal comfort. When things go well, you can transform your house into one that more closely reflects your needs and your lifestyle. On the other hand, when things go badly, you may want to just pack your bags and walk out. We have all heard of how people have successfully upgraded their homes. But we have also heard renovation horror stories from friends and neighbours: cost overruns, changed plans, the discomfort and inconvenience of living in a mess, problems with the contractor, hidden and unwanted surprises. The frustrations can build up quickly.

This booklet is designed to ease you through the renovation process, to assist you in getting what you want for the price you planned to pay. You should follow the advice offered here, whether you are doing a small job such as adding a deck or a major one such as building an addition.

The booklet will take you through the major steps of a successful renovation:

- planning the work
- putting your plans on paper
- getting the job done
- dealing with City Hall.

The booklet also offers follow-up suggestions including some broad design guidelines and sources of further information.

But before we get into the details of planning your renovation, you should be aware of the general rules that emerged from discussions with hundreds of Ontario homeowners who have done work on their houses. You can profit by what they learned. They made several common mistakes, and they all tend to agree on certain points.

Experience is the name everyone gives to their mistakes.
Oscar Wilde

1. Be Clear About What You Want

Before you can effectively communicate your ideas to the person drawing your plans or to your contractor, you (and your family) must be clear about:

- what you really want in your design
- what its purpose is
- what it should look like, and
- how much you can afford.

These are decisions you and your partner should make together in the early stages of planning. That way, you will avoid the extra costs of changing direction in the middle of the renovation.

Introduction

2. Be Clear With Those Working For You

Foggy communications between you and the contractor or tradespeople you're working with is perhaps the most frequent cause of dissatisfaction with home renovations. You should never assume that others know exactly what you're talking about just because **you** do.

- Show pictures or sketches to illustrate your ideas, especially if you don't know the right terminology.
- Show your contractor a real-life example of the features you want.
- Always write down what you and your contractor agree on and each initial it.

3. Work With Experienced, Reputable People

Many renovations can involve a surprising number of people: someone to draw up your plans, someone to supervise the work, carpenters, plumbers, electricians, and assorted specialty trades. The people who are going to work with you can mean the success or failure of your renovation plans. Choose them carefully.

- Make sure they have experience with the type of work you want done.
- Learn about their business practices.
- Make sure that you feel comfortable with them.

4. Avoid The Standard Temptations

"You get what you pay for", as the old saying has it, and this particular bit of folk wisdom is worth remembering when you plan a renovation. You're paying with more than money. A renovation will affect the quality of your day-to-day life, so you should invest time, care, attention and patience as well as cash. Try to avoid the tempting shortcuts, such as:

- accepting a suspiciously low quote
- using cheaper, less experienced tradespeople
- skipping necessary permits
- thinking of the immediate rather than long-term future (skipping insulation, using cheaper materials, etc.).

First Steps

The planning stage is the first critical step in the renovation process. In this section, we look at:

- examining what you have now
- deciding exactly what you want
- determining your budget and arranging financing.

Taking Stock

Before you start your renovation, it's wise to take stock of the structure and condition of your present house.

Begin by sketching the house, complete with its dimensions and features. If your renovation affects the exterior, sketch the lot as well as the house. At first, the sketches will be rough. But as your ideas become detailed, so should the sketches. Eventually, sketches with proper dimensions will be necessary for permit applications and for talking with contractors. But for the moment, just get your basic ideas worked out.

List what you like and don't like about your house as it now exists. Itemize every change you want to make.

What's Holding The House Up?

If you are going to do anything that might affect the supporting structure of your house, make sure you get expert advice.

Changes to the outside walls, such as additions, sliding glass doors, or window enlargements, affect the house structure.

Are changes being made to interior walls, by widening a doorway or removing a wall entirely? If so, have you investigated whether the wall is supporting the floor above?

Are the wood joists of the floors strong enough for the changes you have in mind? This means checking them carefully, not only for size, but also to see whether they are damaged.

Inside The Walls

Some people tear down an innocent-looking wall only to discover that it contains heating ducts, electrical wiring and outlets, plus the plumbing to the second-storey bathroom. New routing must be found, and as often as not some of these services will need to be replaced or upgraded. Avoid surprises by taking these possibilities into account.

Bylaws And Zoning

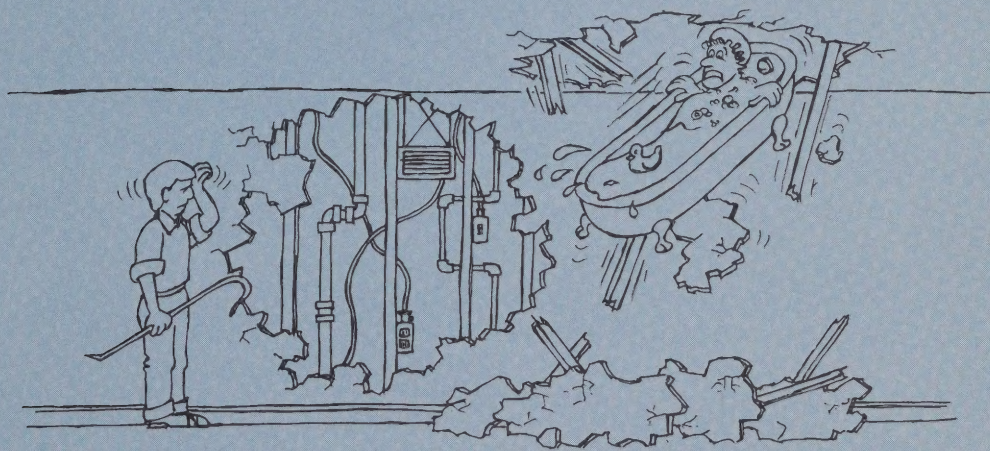
All municipalities have local bylaws and zoning regulations to control the use of land. Some of these, such as how close to the lot line you can build or how large your house can be, may conflict with your plans. It's your responsibility to find out the law and take appropriate measures if it affects you.

Other Opportunities

Even if you plan a simple and straightforward renovation, opportunities for other improvements will arise. The opportunities you should exploit are the ones that let you do certain jobs more easily and cheaply while the work area is exposed. For example:

- if you are waterproofing the basement on the outside, you can add insulation
- if you are finishing your basement, you can insulate and install a vapour barrier
- if you are putting up new drywall, you can insulate the outside walls, install copper piping and upgrade wiring.

There may be other opportunities tempting you to expand the work or add unplanned features. This can wreak havoc with your expenses, no matter how worthwhile or attractive your new design idea may be. Be determined — stay within your budget.



Appearances often are deceiving.
Aesop

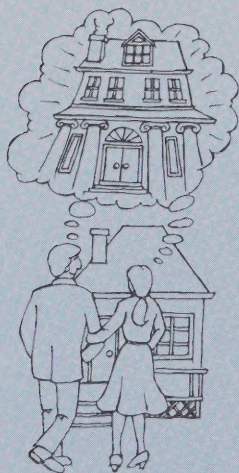
Now For The Design

Remember, you must develop a clear picture of what you want. It's not enough to say you want "a modern kitchen with lots of cupboards". Your description should be as detailed and specific as you can make it, right down to the handles on the cupboard doors.

Here are several approaches you can take to developing that clear picture.

- Clip and file magazine pictures of the design or features you are looking for.
- Visit different showrooms or home shows. Display rooms will let you see the real thing in a typical setting.
- Visit friends and neighbours who have had similar work done. This step will be mentioned often. It is a good means of estimating and comparing costs or choosing a contractor.
- Talk to people about your ideas. You will find that virtually everyone has a renovation story to share.

Head In The Sky



It's important to take the time to sit back in your favourite chair and fantasize about your renovation. The sky is the limit; dreams are cheap. Some books come with scaled mock-ups, or else you can draw a room to scale — a kitchen or living room, for example. Cut out the various appliances or pieces of furniture to the same scale. This lets you move things around easily to try out different arrangements. Ask yourself:

- Can people walk through or around the room conveniently?
- Are key features such as windows, doors, stairs, plumbing, electrical outlets and heating all accounted for?
- What is the view from room to room and out the windows?
- Will it be attractive and blend in with the house? with the neighbourhood?
- Are there alternative (or cheaper) ways to do the job, by taking advantage of an existing doorway or sink, for example?
- Is the design flexible enough to allow for changes in family size, age, etc.?

Keep Your Feet On The Ground

Always look before you leap. The conclusion you jump to could be your own.

James Thurber.

You should continually test your ideas against your estimated costs and your budget. Many of us have “champagne” tastes, but are limited by a “beer” budget. It is best to set yourself some realistic and attainable goals. Whenever you see work you like, find out the cost in “ball park” figures by getting a rough range of prices from neighbours, architects, contractors, and building supply outlets. This will give you a better feel for what you can afford.

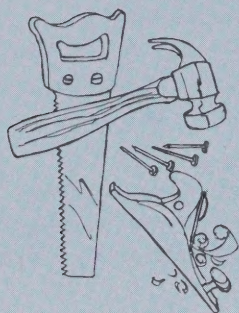
Spending more than what you budgeted for is a common pitfall. Keep this in mind. **When you are preparing a more detailed budget, allow for a 20 to 25 per cent contingency.** This may seem high but it will help to cover unforeseen circumstances, such as the discovery of rotting wood when you open up a wall. It will also help to cover the cost of any changes or additions that you feel you really can't resist, even though the renovation has already started. You may like the skylight in the bathroom so much that you want one in the kitchen too.

Don't forget that furnishing your newly renovated space can be expensive. New appliances, rugs, furniture, and wall hangings are costs many people tend to forget about in the preliminary stages. Make sure you include these costs in your budget right from the beginning.

Walk Through Your House With A Pro

Before you decide on the details of your renovation or obtain quotes for the work, it might be worthwhile to spend a couple of hours walking through your house with a professional. Hire a designer, architect, or contractor on an hourly basis; the cost will range from \$30 to \$90 per hour. Choose someone who has experience in residential renovations. You will find that an astonishing amount of advice and information can be picked up in only an hour or two.

Who Does The Work?



Are you skilled enough to do most of the work yourself? Or are you all thumbs, barely know a hammer from a handsaw, and want to leave it that way? Most of us fall somewhere in between these two extremes and will want to be involved to some extent throughout the various stages of renovation.

If you are a do-it-yourselfer, you should read this whole booklet and a lot more besides. Check page 35 for sources of additional information.

You can use the services of an architect/designer in a number of ways, depending on what you want. This can range from a walk-through of your house to help you generate ideas, to actually doing the plans and drawings, supervising the contractor's work, ensuring its quality and approving the payments.

As with any major purchasing decision, you should try to get some recommendations from friends or associates. A list of architects is available from the Ontario Association of Architects. Design firms are advertised in the Yellow Pages of your phone book. Ask for references, look at their more recent projects, and find out how they would charge for their work. Depending on the extent of the work required, the fee may be based on an hourly rate, a fixed amount, or a percentage of the cost of the work to be undertaken.

Some homeowners have hired architects and designers to oversee the entire project and take responsibility for all aspects of the renovation process. But it's still up to you to look after your own interests. You should understand the basics of budgeting, obtaining quotes, and preparing contracts, as outlined later in the booklet.

The bulk of this booklet is aimed at homeowners who will hire a general contractor to look after the larger job or become their own general contractors for the smaller ones. Even if you will be using an architect/designer, you should be as informed as possible.

What Is A General Contractor?

General contractors co-ordinate the entire renovation, while subcontractors work in one specific trade, such as plumbing or drywalling.

A general contractor has years of experience and skill as an organizer, diplomat, supervisor, and taskmaster and can ensure that the job is done on time, on budget and with proper quality control. Your contractor must be organized, competent and good with people — particularly with you! A general contractor works to the

plans and specifications, chooses the subcontractors and tradespeople, makes sure both they and the proper materials are on site when required, and supervises the work.

Even a relatively small project, such as a new kitchen or bathroom, can require the co-ordination and supervision of four or five subcontractors (cabinet installer, plumber, electrician, tile setter, carpenter, and painter)..

A large job, such as building a new addition or renovating a whole house, can sometimes involve a dozen or more different subcontractors, all of whom need direction and co-ordination.

A general contractor knows which tradespeople are reliable and competent. The general contractor works with them regularly and can get good, dependable service. The contractor will also be familiar with City Hall and its procedures.



Could You Be Your Own General Contractor?

You may be tempted to deal with subcontractors directly, especially if you feel you know the job and can handle it well. This can give you more control over the quality and may cost you less, in theory anyway, because you won't be paying the general contractor's salary. And it certainly provides a measure of personal satisfaction. On the other hand, if you're not realistically prepared for the work involved, it could actually cost you more. An inexperienced handyman often pays more for materials, gets poor bids from subcontractors and makes mistakes in design or scheduling that cost both time and money.

You might consider being your own general contractor if you:

- ☐ have the time to spend organizing and supervising the work
- ☐ have a great deal of patience
- ☐ are a competent handyman
- ☐ understand construction practices thoroughly
- ☐ can find the right people and get competitive bids
- ☐ are assertive enough to provide the supervision and scheduling
- ☐ work well under stress
- ☐ have the support and agreement of your family.

Money Matters



Money is at the root of most renovation problems. Poor money management means cost overruns and difficulties in arranging financing and in meeting payment deadlines. These are all commonly reported causes of concern and anxiety. Several general rules will help you to work through the delicate procedures of costing and financing your renovation.

First, ensure that your expectations are realistic. Find out about the cost of renovation work similar to what you have in mind. Don't try to get \$15,000 worth of renovations on a \$10,000 budget.

Second, understand your financial limits. Determine the amount of money you think you can afford for the work you want. Clearly convey this budget to your architect, designer, or contractor. Ensure that financing is arranged and that you have taken all aspects of the job into account.

Third, make sure that you are aware of all the financial implications of the proposed renovation. Your work should have a positive financial outcome; you can probably expect your house to have an increased resale value.

On the other hand:

- Your home's assessed value may increase, with some increase in property taxes and insurance premiums.
- Your operating costs for heating and hydro may also increase.
- You don't want to over-invest by improving your house to the point that it's too expensive when compared with other houses in the neighbourhood.
- You won't get all your money back on some renovations when you sell your house.

What The Options Are

Financing is often the single most important aspect of your renovation planning. Paying cash is an option not available to most of us, so we have to borrow the money.

You should never make a hasty decision about financing; for that matter, you shouldn't rush into **any** phase of your renovation project. Look at the different options and discuss your financing needs with several different institutions. Here are some points to keep in mind.

- Loans can be arranged through banks, trust companies, and other lending institutions.

- Interest rates, the term of the loan, administration fees, and flexibility of repayment are all important considerations and will vary from institution to institution.
- If you require money at specific stages of the renovation, make sure that it will be available.

RenoLoan

Until now, if you were planning a renovation, you would probably have had to take out a personal loan, increase your present mortgage, or pay cash. Alternatively, you would have had to spread the renovation work over several years. RenoLoan, a program available through most major lenders in Ontario, is designed specifically for residential renovations. RenoLoan has some advantageous features.

- Money is available at prime market rates.
- Repayment periods can be up to 25 years.
- A single loan can cover both construction funds and long-term financing.
- Any mortgage arrangement fees (such as appraisal and legal fees) can be included in the loan.
- The amount of loan available is partly based on what the value of your house will be after the renovation.

For more details on RenoLoan, see page 36.

Qualifying For A Loan

Most loan applications require the following information:

- details of any existing mortgages
- verification of income from your employer
- details of any outstanding debts
- bank and credit references.

The RenoLoan program also requires that you submit a copy of the contract between you and your contractor and detailed plans and specifications for the work.

As a homeowner/renovator, your house is often the key to making the financial arrangements. Generally speaking, most lenders will want you to maintain a minimum of 15 per cent equity in your house. This means that 15 per cent is not borrowed but comes from your own resources. Lenders will also look at your family's total income. They will generally ensure that your total mortgage and municipal tax payments don't require more than 30 per cent of your income.

Common Pitfalls

The shortest way is commonly the foulest.

Francis Bacon.

Don't rush through the planning stage in your impatience to get started. A moment's pause now can save you trouble later on. Find out what other people have learned from their experiences — and learn from them, too. You can avoid false shortcuts and the temptations that turn into traps. Based on the experiences of hundreds of homeowners, we have assembled a list of guidelines. They are expanded in other sections of this booklet, but we have summarized them here.

Don't Fall For The Hard Sell

Resist the urge to get things settled right away, and don't fall prey to the hard sell. Be patient; be sure that the design or service being offered is the one you really want. Remember:

- Always take at least 24 hours to read any contract.
- Always get competitive bids.
- Always check out the contractor.
- Always meet the actual contractor; never sign on the basis of what the salesman says.

If The Job Is Worth Doing

No one wants to do a job more than once, so ensure that it's done right the first time. The work should be structurally sound, the proper materials should be used and the finished product should be attractive.

Avoid the urges to use unskilled tradespeople, to do difficult work yourself, to use cheaper second-rate materials. If your budget is tight, it is better to cut back on the scope of the work rather than the quality.

Get A Fixed Price Contract

Wherever possible, get a "fixed price" contract. You are then buying the renovation at a predetermined price. This requires a detailed description of what you want, with drawings. Even so, if something unforeseen comes up, something that the contractor had no way of knowing about, it is quite reasonable to negotiate for an "extra".

Some people prefer "cost-plus" contracts, which means you pay for labour at an hourly rate, plus materials and an overhead charge. However, you should still set an upper limit on the job.

Be Clear And Write Everything Down

A common problem is the conflict that results from misunderstandings. When you say "oak cabinets", for example, you are probably thinking solid oak while the contractor might be thinking of the oak-veneer particle board he has always used. Be specific and write it down.

Any agreement on pricing, plans, materials, details, or responsibilities should be put in writing and signed by both you and the contractor. Similarly, if you make any changes, determine the exact costs and get it all in writing.

If You Require A Permit, Do Yourself A Favour And Get One

A permit gives you free access to building inspectors who can offer time- and money-saving advice. Building officials also ensure that the work is safe and structurally sound. Getting a permit may take only a day in some instances. If you neglect to obtain the necessary permits, you could be ordered to stop work, or even to tear down what's already been done.

Finish The Job

Take the time or spend the money to finish whatever work you have started. A half-finished structure is not very marketable, nor is it a pleasant place to live. Don't overestimate your family's tolerance for living in a house that resembles a construction site.



Putting It On Paper

Taking your renovation from ideas to more formal plans is an essential step. Not only is it important for you to visualize your proposed alterations, but proper plans will be required for effective communications with your contractor and with City Hall. Some plans will be more complicated than others, but they must all be written down carefully.

What Is Needed

Eventually you want a thorough set of renovation plans, which generally consists of several separate pieces, each serving a specific function. This package, described in detail on pages 16 and 17, includes:

- ☐ a site plan
- ☐ floor plans
- ☐ elevations of the house exterior
- ☐ a cross section of the house
- ☐ detail drawings
- ☐ written specifications.

Why Make Plans?



For Yourself: While “back of the envelope” doodles and sketches will help you and your partner define your thoughts, more detailed plans will be necessary later on. Scaled floor plans will give you a sense for traffic patterns in the home and will help you visualize possible lighting, furniture, and appliance locations. When exterior work is proposed, or when you plan to add onto the existing building, drawings of the outside (called elevations) are needed to visualize the new appearance. A site plan will also be important in determining whether your proposed work meets local bylaw requirements.

For You and the Contractor: A detailed set of drawings and written descriptions of the work (called specifications) are required to obtain realistic and competitive quotes from contractors. The package presented to the contractor should include enough details on the materials and construction techniques to be used to get you an accurate quote. Circulating the same package ensures that you will be offered competitive prices.

For the Permit Process: A well-prepared set of drawings (not necessarily professionally done) should accompany your building permit application. The drawings should be detailed enough to answer any questions which the plan examiner might have. This reduces the likelihood of delays caused by incomplete applications and misinterpretations.

For the Contractor: A good set of drawings will permit the contractor to clearly evaluate the proposed work. He or she will be able to schedule the work, and that of the subcontractors, for maximum efficiency. A good package will also give the contractor an opportunity to present ideas which might save you some money. Include a full set of drawings and specifications in your contract to reduce the likelihood of disputes.

Making Plans

After you have developed your ideas on paper and drawn a few sketches of the proposed work, you can take one of three alternative approaches to developing and drafting a formal set of drawings and specifications. Each approach will require your continuing involvement. You can hire an architect or a designer, you can have your plans prepared by a contractor, or you can take them to the next stage by yourself. Each option has its own advantages and disadvantages.

Architect/Designer

If you find it difficult to conceptualize your space requirements and define what you want from the renovation, you should hire an architect or designer to assist you. Similarly, if you have no real inclination to be involved in the day-to-day progress of your project, your professional can oversee the construction.

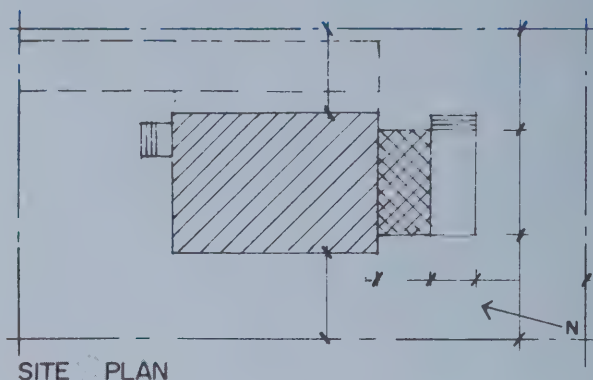
Architectural services are widely available throughout the province. Designers, usually without the full professional training of an architect, often specialize in renovation, but their services are often available only in major urban centres. Architects/designers combine an expertise in the design of living space with a knowledge of structural, electrical, and mechanical requirements. Most architects and some designers are capable of seeing your renovation project through to completion, although some firms have more experience than others.

When you are considering a particular professional, be sure you are familiar with his or her work. Ask to see some recent projects and make a point of looking at the style. Ask former clients how successful the architect/designer was at designing within their budget. A beautiful set of working drawings and specifications is of little use if you can't afford the proposed work.

Fees for architectural/designer services depend on the work performed and may be based on a fixed fee, a percentage of the contract price, or even an hourly rate. Know what you will get and what it will cost before signing a contract with an architect or designer.

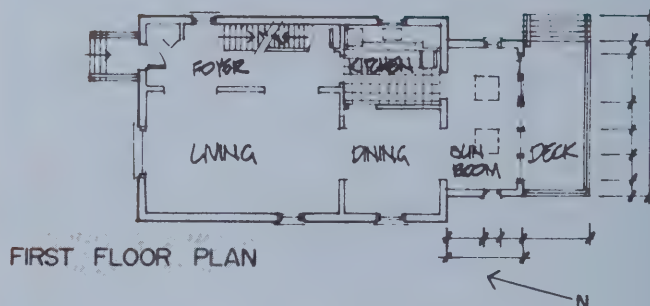
Site Plan:

The site plan identifies your house in relation to your property boundaries and area. The plan should show the house dimensions and the distances to the front, side, and rear boundaries of your property, as well as any right of ways. In many cases, a survey of your property will be on record at your municipal offices. The site plan should identify proposed changes to the existing house.



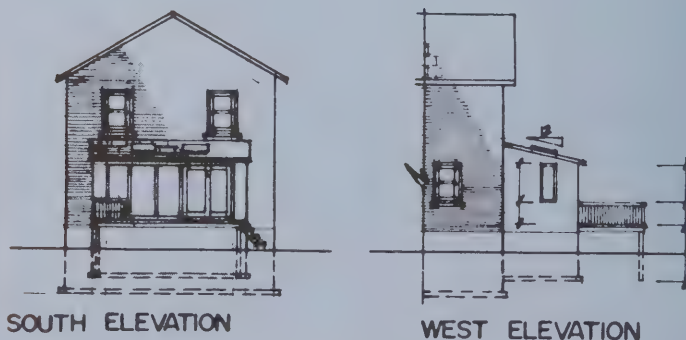
Floor Plans:

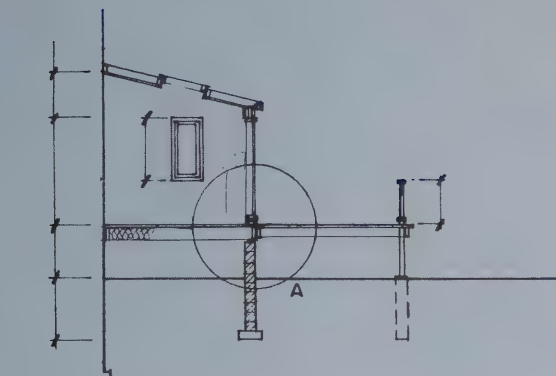
Floor plans provide a bird's-eye view of the different floors of your house. They should show properly scaled dimensions of the rooms, halls, and stairs on each floor. The drawings should also state the function of the rooms shown on the plan and indicate the location of all plumbing fixtures.



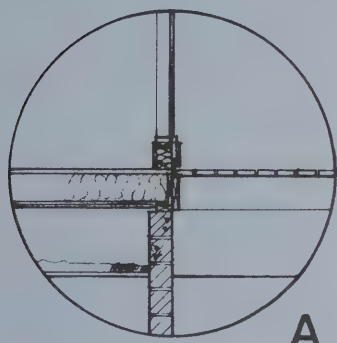
Elevations:

Elevations show the full exterior view of each side of the house, describing what exists and what changes are proposed. Elevations show window and door placement and exterior finishes (i.e. type of siding).





SECTION



DETAIL

C. Masonry

- 1) Fireplace wall to be brickfaced with reclaimed brick as per specs.
- 2) Mantel and beams to be barn beams, treated before installation - beams to be supplied by owner.

D. Painting

- 1) All new drywall partitions, exterior walls and ceilings to be primed.
- 2) Ceilings and walls in library, family room, studio, laundry and linen area to be finished in 2 coats latex paint, egg shell finish as per owner's colour.
- 3) All exposed wood to be sanded, stained and finished with 1 coat urethane, satin finish. Stairs to be pre-finished.
- 4) Doors to be painted with 2 coats oil based paint, satin finish as per owner's colour.

E. Flooring

- 1) Subfloor to be 3/4" plywood on 1 x 4 Pressure Treated sleepers, ramset to concrete.

Cross Section:

A cross section presents a view of the house showing details and relationships along an imaginary cut through the building. Cross sections are important in that they show the structural elements of the building and expose what is hidden behind the walls.

Detail Drawings:

Detail drawings are often included in a set of plans to illustrate specific aspects of the project. Details might be used to specify materials, order the construction sequence, or to fully explain a particular aspect of the job which varies from conventional construction practices.

Specifications:

Specifications provide a detailed written description of construction processes and materials. The specifications package is the best means of assuring that you and the contractor are talking about the same things, because wherever possible it lists the brand names of the materials and fixtures to be employed. Specifications can appear as detailed notes on the drawings, or as a separate written document.

Going Through A Contractor

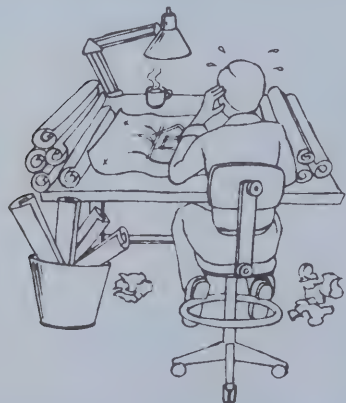
Many homeowners do not hire architects or designers to draw up their plans. Instead, they focus their attention on choosing a contractor who also arranges for the plans to be prepared. This is often a contractor they already know or one recommended by friends.

If you have developed a good working relationship with a specific contractor, you can hire him or her to supervise the development of your plans. This approach has the advantage of employing the contractor's knowledge of construction and costing to develop a set of plans which stay within your budget.

Quite often, contractors will agree to provide you with drawings as part of their work. The contractor then includes the costs of preparing the drawings in the quote. It is a better practice, even if you are pretty sure that you will hire that contractor for the job, to negotiate and pay a separate fee for the drawings. Then you can get some comparative quotes. You own the plans, and can easily present them to other contractors. In most cases, you will probably stay with the contractor you originally chose, but at least you will have a means of comparison.

It is unfair to other contractors to ask for a quote if you have already decided on someone else for the job, regardless of price. Preparing an accurate quote on a major renovation or addition can take several days. Just as you expect honesty and reliability from the contractor, you should be straightforward about your own intentions. A contractor who suspects that you are just "fishing" may not spend the necessary time on the quote and you may get a high estimate.

Doing It Yourself



If you have a good working knowledge of houses and construction, you can prepare your own plans. You can develop your ideas on paper with rough floor plans and specifications and then have a draftsman or an architectural student transform your sketches into proper plans. If you are willing to spend some time at a drafting board, you can draft the plans yourself.

These approaches call for a basic knowledge of house construction. If you don't know the difference between a joist and a joint, you'll be safer having the plans prepared by a professional.

The Contractor

Choosing the right contractor may well be the most important factor in a successful renovation project. An unreliable, inefficient contractor can make a mess of the best-planned, most straightforward job. Yet a good contractor can often complete even a poorly planned renovation project successfully and within the homeowner's budget.

There are several steps to follow when you're ready to select a contractor.

1. Compile a list of contractors whose work has been recommended.
2. Research the work of the recommended contractors.
3. Make sure that the business practices of your contractor are in order.

Finding A Contractor

Obtaining a list of reputable renovation contractors is the first step towards a satisfactory job. Referred contractors are your best bet. But if no one you know can give you any references, you may need to look elsewhere. Call any trade associations in your area. Homebuilder associations — either local or provincial — will be able to provide a list of reputable firms in your area.

Which One Is Right For You?

You should use several criteria in determining which of the reputable contractors on your list is right for you. Find a contractor who is familiar with the type of work you are proposing. Contractors are often creatures of habit, and seeing some of their past projects will give you an idea of the type of jobs they've handled and the quality of their work. The contractor who generally performs large-scale renovations and house additions — jobs that may cost as much as \$50,000 or more — may not be the right candidate for a small bathroom renovation. Similarly, you should be cautious about hiring a one-man operation for major work demanding many tradespeople. A contractor who seldom deals with subcontractors won't know who to hire for the specialized aspects of your job.

Find out how busy the contractors are to see if they are overbooked.

Go and look at the past work (and current work, if possible) of the contractors on your list. Ask the owners about the contractors' performances:

- Were they reliable? honest? helpful?
- Were subcontractors used to best efficiency?
- Was the job performed on budget and to the projected schedule?
- How were disputes resolved?

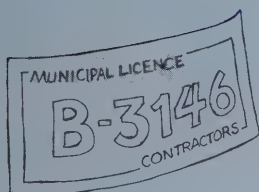
Getting Along

An important criterion in choosing the contractor is how you relate to each other. In many cases, your chosen contractor will be involved in your family's lives for as long as two or three months. There will be good times — but there may also be difficult periods. Make certain that you are comfortable with the contractor and that good lines of communication exist. If the contractor annoys or irritates you in a simple business interview when there is no pressure of time or money to worry about, what will happen when there are disagreements during the renovation?

Is Their House In Order?

Anyone who drives a pick-up and has a tool box can call himself or herself a contractor. Renovators who are serious about their businesses will have certain credentials which place them above the more transient operators. While a list of associations, affiliations, and licences does not guarantee that a contractor is the right one for you, it suggests that the company's books and track record are in order. Whenever you are concerned about a contractor's competence or reliability, look into the following:

Track Record: Contractors who have been in business for a long time demonstrate a high level of reliability and stability by that very fact. While this is important, you must of course realize that many younger firms are equally competent. Check out recent work performed by the company, specifically any projects overseen by the person who would be contracting your job. Also, check the record of your contractor with the Better Business Bureau and with your municipal licensing agency.



Licences: Contractors who solicit business or sign contracts in the home are required to be registered and bonded under the provincial Consumer Protection Act. When the contractor has posted the necessary \$5,000 bond, you have some assurance of the work's completion, or access to the \$5,000 if the contractor defaults. A contractor's registration status can be verified by contacting the consumer services branch of the Ontario Ministry of Consumer and Commercial Relations in your area.

Insurance: Contractors should carry comprehensive insurance policies as protection for their business and your home. The policy should include the following coverage: public liability, property damage protection, and coverage of any damage which might become evident in the first year after completion. You might check with your own insurance agent to make sure there are no "gaps".

Getting Quotes

When you're obtaining quotes, you should provide each bidder with a set of detailed plans and specifications, as outlined on page 15. Make sure that at least 3 contractors are bidding.

If you are not extremely clear and consistent in seeking quotes, and if you don't have a good set of drawings, you may end up comparing apples and oranges. Without clear instructions, one contractor's bid may suggest an entirely different finished product than another's. One bid may be 10% less than another simply because of the contractor's use of a lower-priced (and lower-quality) window.

The Price Isn't Always Right

An obvious temptation for any homeowner is to hire the tradesperson or contractor who offers the lowest price. While this practice often rewards the contractor who is more productive and competitive, the lowest bid is not always the best one. You should realize that a low bid may also mean:

- ☐ a misunderstanding of the work being quoted
- ☐ poor quality workmanship and materials
- ☐ an effort to get a foot in the door (planning extras at a later point)
- ☐ a mistake in quoting.

If you have pre-selected a group of contractors with good reputations and references, these concerns might not be valid, and the lower quote will likely provide you with the best value.

The Contract



Regardless of the relationship you develop with your contractor, any agreements and understandings must be properly written down. Whether you are contracting for a small repair job or for a major renovation, you must have a written contract signed by both you and the tradesperson or contractor.

For smaller work, the contract need not be a complicated document, but it should cover the items listed below. The contract should be signed by both parties; if it is a letter it should be marked "agreed", signed by the contractor and returned to you.

As the value of the proposed work increases, so should the amount of detail in the contract. For larger renovation projects and house additions, a complete and thorough contract should be prepared, and it should probably be reviewed by your lawyer.

Follow These Rules

1. Always get it in writing.
2. Don't sign anything the first time it's presented. Take the time to think about it.
3. Don't sign anything without getting other quotes.
4. Compare any contracts against what's needed, as outlined in this section. Don't be shy about making changes or additions to any contract presented by the contractor.

What's Needed

While there is no such thing as a standard contract, Ontario's Consumer Protection Act lays out specific items which **must** be included in every contract to ensure its effectiveness.

- Your name and address and the contractor's. The contractor should state the company's full name, telephone number, and the name of the signing officer.
- A detailed description of the work to be performed under the contract. This is best accomplished by including building plans and specifications as part of the contract.
- An itemized price of the contracted work and the terms of payment.
- A statement of any warranty or guarantee on the work to be performed.
- Signatures of both parties, with each retaining an original signed copy of the contract.
- Specific dates for starting the work and completing it.

It has long been an axiom of mine that the little things are infinitely the most important.
Sherlock Holmes.

For larger renovations or home additions, some other clauses should be incorporated into the contract.

- A statement naming the person who will obtain all necessary permits. These might include demolition, plumbing, electrical, and of course, building permits.
- A statement that all work will be performed in accordance with plans and specifications and with local building codes.
- A statement of the contractor's public liability and property damage insurance, and his coverage of employees and sub-trades under the Workers' Compensation Act.
- A statement that the contractor is responsible for maintaining a clean site, and removing all debris as soon as construction is completed.
- A statement naming the person (usually the homeowner) who is responsible for providing the contractor and his sub-trades with access to the property, and power, water, washrooms, etc.

Avoiding Problems

Some clauses and inclusions in your contract are more likely to lead to problems than others. The major disputes which arise between the contractor and the homeowner involve:

- starting and completion dates
- payment schedules
- what was and/or wasn't included in the contract.

Most of these potential problems can be resolved, if not prevented, with a properly prepared contract.

Starting And Completion Dates

You should specify start and finish dates in your contract to protect your interests. But you should also realize the contractor's side. Bad weather, the unavailability of materials, and a host of other unforeseen problems can keep the contractor from completing and even from starting the job on schedule. These delays are easier to justify than those caused by overbooking, poor scheduling, or ignorance of the requirements posed by the work. As general policy, your first payment should not be made until work begins on your project. Even then, this payment should not exceed 10 per cent of the volume of the job. In some cases, where custom orders are being placed, an earlier down payment may be required.

Payment Schedules

A payment schedule should be listed in the contract and should be based on work actually done, not on predetermined dates.

Do not make your final payment until the last detail of the work is complete, or the last inspection has been made by your building inspector.

The Construction Lien Act requires that 10 per cent of each payment be held by the homeowner until 45 days after completion of the work. This protects you against any subcontractor who might place a lien against your property to obtain his or her payment. A lien is a legal claim which prevents you from selling or mortgaging your property until the issue is resolved and the lien withdrawn. If no claim has been registered after 45 days, you can then pay the holdback to your contractor.

Be Specific

Make your plans and specifications as detailed as possible. Don't leave a significant part of the job up to the whims of the contractor; this just leads to confusion.

However, there should be some leeway for the contractor to exercise his or her skills. Ask for alternative suggestions to the specifications and their cost implications as part of the quoting process — **not after the contract is signed.**

Once the work has started, you may decide to make changes. Have any alterations to the contract put in writing. Clauses should specify what is being altered, and how this affects the contract price and timing. They should be signed by you and the contractor. **Don't accept verbal agreements.**

Ensure that both you and the contractor understand everything involved in the specified work — from start to finish. This may include demolition, landscaping, finishing work, etc.

The Best Laid Plans...

But even the best of plans can go off the rails and so you need to know what to do in the rare case of trouble. How you can best handle the situation is discussed on page 33.

The Approval Process

Property has its duties as well as its rights.

Thomas Drummond.

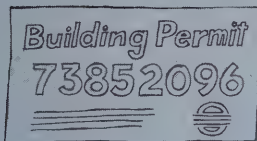
Of all the steps involved in home renovation, dealing with City Hall is perhaps the least understood. Many homeowners fear that applying for the required permits will cause unnecessary and costly alterations to their plans, and that the process will create long delays. In reality, most permit applications are processed quickly, with a permit often issued on the same day. What many people do not realize is that obtaining a permit gives you access to your municipal building inspector's years of experience. The inspector, whose advice is free, can often suggest more efficient and less expensive ways of reaching your renovation goals.

What follows is a list of important permits and processes you should know about. Although in many cases the architect or contractor will handle this part of the job, you are ultimately responsible. Failure to follow the prescribed procedures could mean a stop work order or even an order to demolish the work already done.

Do You Even Need A Permit?

Ask! If you don't know whether or not you need a permit, call the Building Department or the Town Clerk's office and ask. They don't want to waste their time or yours.

Describe your renovation and ask what the requirements are likely to be. If your questions can't be answered over the phone, the Building Department will usually send an inspector to assess the situation, and to tell you what, if any, the permit requirements are. Take advantage of this opportunity to get advice on your job from the inspector.



Building Permit

You need a municipal building permit if you're going to alter or add to a building, excavate or construct a foundation, or install plumbing, air conditioning, or a heating system. The specifics vary from municipality to municipality.

The permit is issued after your plans are checked for compliance with any zoning bylaws, the Building Code for Ontario, and any other applicable regulations.

Generally speaking, interior work requires only floor plans and a cross section. Work affecting the exterior requires floor plans and a cross section, as well as a site plan and elevations. These drawings should be drawn to scale and fully dimensioned, that is, showing all distances.

There is a fee for the permit, usually around 1 per cent of the cost of construction. If there is any difficulty with your application, you will be told how to reapply. It may mean a drawing or construction technique isn't clear.

Minor Variance (Committee Of Adjustment)

You may require municipal approval if your plans don't comply exactly with the zoning bylaws' requirements. For example, the problem may be in meeting minimum setbacks from property lines or exceeding the allowable square footage of the house in relation to the lot size. If a minor variance, or severance, is required, these are some steps to take.

- Talk to your neighbours and get their support if possible — either in writing or by having them attend the hearing to speak in support of your plan.
- Get a preliminary inspection report from the building plan examiner at your municipal office, and make sure all possible items involving variances are covered in your application to the Committee of Adjustment. It costs \$100 each time you appear at a Committee of Adjustment hearing in Toronto, with similar costs elsewhere.
- You have a 30-day appeal period following the Committee of Adjustment decision; during this time, you can appeal the decision to the Ontario Municipal Board. No construction may be undertaken during this period.
- Rest assured that you will get a fair hearing. On average, more than 80 per cent of requests are approved.

Demolition Permit

In some municipalities, a demolition permit is required to remove all or part of a building. For non-residential buildings, this is straightforward. To demolish a dwelling unit, Council approval may be necessary. This is usually automatic once a building permit has been obtained.

Plumbing, Heating, And Electrical Permits

Any alteration to your plumbing, heating, or wiring requires either a plumbing, heating, or electrical permit. The plumbing permit is issued at your municipal office when you get your building permit. Electrical permits are issued by your local Ontario Hydro office. These permits are usually arranged for by the respective tradesperson.

Septic Systems

In rural areas, a septic system permit may be required. This permit is applied for through the local Health Department. Find out about the minimum standards in your area by consulting Department officials.

Fire Code

The Fire Code ensures minimum levels of life safety. The Code's requirements must be met by all residential units, whether they are being renovated or not. You can also make your home a safer place by following the Fire Marshal's suggestions. These might include installing smoke detectors, having a fire extinguisher handy, providing for safe storage of flammable materials, and planning emergency escape routes.

Residential Renovation: Part 11 Of The Building Code

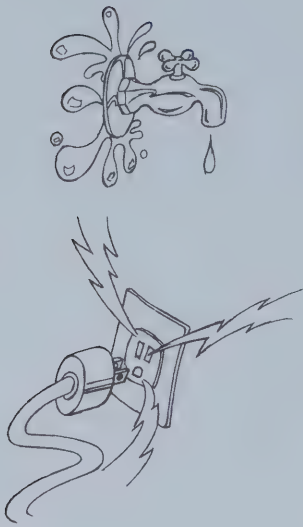
A recent amendment to the Building Code for Ontario created a new section which covers residential renovation. Part 11 allows renovators greater flexibility in meeting the Code's objectives. For single-family dwellings and duplexes, the requirements are easily met; any changes must match or exceed the standards of the existing dwelling. A series of Compliance Alternatives for renovations has been established in lieu of the Building Code requirements for new construction.

The Inspection Process

Your job is going to be inspected at specific key points during the renovation. This is primarily a quality and safety check, with the emphasis on safety. The inspector's job is to ensure that you are carrying out the work in accordance with the Building Code and your approved plans.

The Building Inspector may visit three or more times, depending on the job and the jurisdiction. The inspector can visit the site at any time for an interim inspection. Before you start work, find out what inspections will be required.

- For new additions, an inspection will be required after the footings and the foundation wall are poured and before the excavation is backfilled.
- An inspection will be required when any new framing is complete; in other words, when the frame is up, the roof is on and shingled, and the windows and doors are in place. The interior must be left exposed so that the structural elements can be inspected.
- A second inspection, required after the insulation is installed, can often be combined with the structural inspection.



- And then, when all the work is finished, there is the final inspection, to confirm that the work was done as outlined in the plans.

The Plumbing and Heating Inspectors, like the Building Inspector, are contacted through the Building Department at your municipal offices, and in some cases it will be the same inspector. A plumbing inspection is arranged after the roughed plumbing is installed and capped, ready to receive the fixtures. A heating inspection is carried out after the duct or pipe work is roughed in, and also upon installation of the heating unit.

The Electrical Inspector, who is contacted through your local hydro utility, is generally called in twice, once when the wiring to the outlet boxes and back to the main panel is complete (but before the walls are finished), and again when everything is finished and connected.

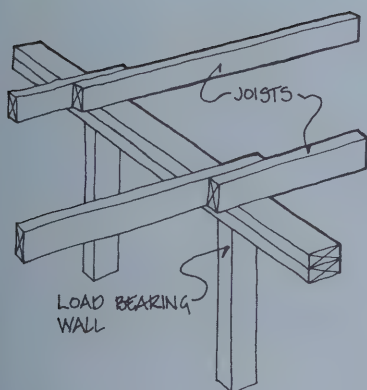
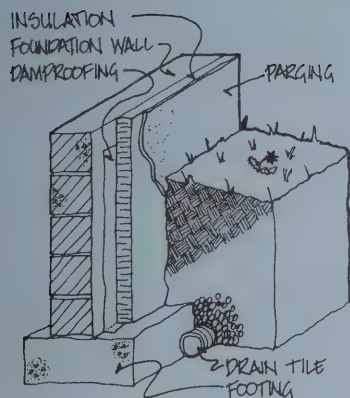
Dealing With Inspectors

Remember that inspectors must be able to see the part of the renovation they are inspecting. They can order you to remove any prematurely installed drywall or insulation, so that the job is exposed for inspection.

The inspector usually requires 24 to 48 hours notice of when to come. Your contractor should be responsible for calling the inspectors. If you are supervising, try to anticipate the work schedule. If you know the plumbing will be complete by Wednesday, call on Monday and arrange an appointment. This way, you can avoid losing work time waiting for an inspection.

Remember that inspectors can be a good source of information and can offer suggestions or help solve problems. They have seen a lot of buildings go up and know what works and what doesn't, so try to be around during their visits. The inspector can often resolve disputes between you and your contractor about job quality.

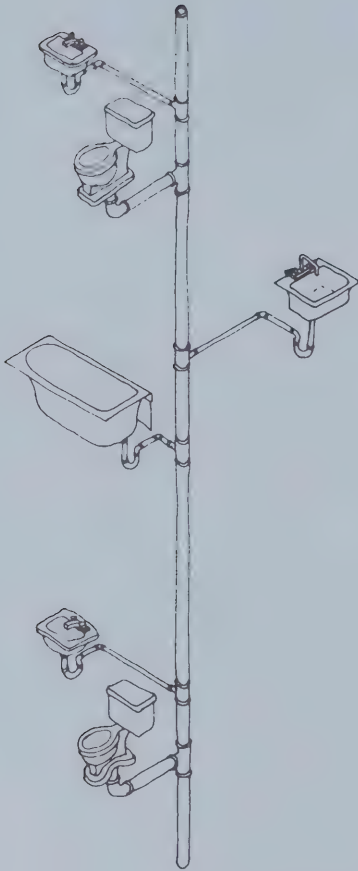
The Structure



Whenever you plan to make major alterations to your existing home you must first examine the structural implications of your work. While you might want to create bright, open spaces by tearing down partition walls and removing the upper floor joists, these alterations will often require expensive structural reinforcement. As a general rule, the less your work affects the structure, the easier the renovation will be. You should be aware of the following structural considerations when you're designing your renovation.

- **Ensure that your house foundation is sound.** Any structural damage in the basement should be repaired before you launch into expensive renovation work. Moisture problems in basements demand careful attention before new walls are framed or new floors laid.
- **Be careful not to disturb the foundation.** Any excavating should leave the soil under and around the footings undisturbed. Otherwise, an engineer should have a look at your plans and at the finished work.
- **Be prepared to shore up the existing ceiling if you plan to remove interior walls.** Walls that bear the weight of the floor above will need to be replaced by a beam and posts. Even when non-bearing walls are removed, some strengthening of the joists above may be required to prevent ceilings from sagging. Remember that there are going to be holes in the floor and ceiling where the wall was; these will have to be fixed.
- **Provide support for new openings in the house exterior.** Larger windows, sliding glass doors, and new entrance ways may require temporary support during construction. The larger the planned opening, the stronger the support will need to be.
- **Make sure the joists are strong enough for the new load.** If you intend to convert your attic into living space, you will need to strengthen the existing joists.
- **If in doubt, seek professional help.** It is often advisable to hire an architect/designer, engineer, or contractor to evaluate the structural condition of your house and to advise you of any necessary corrections.

The Services

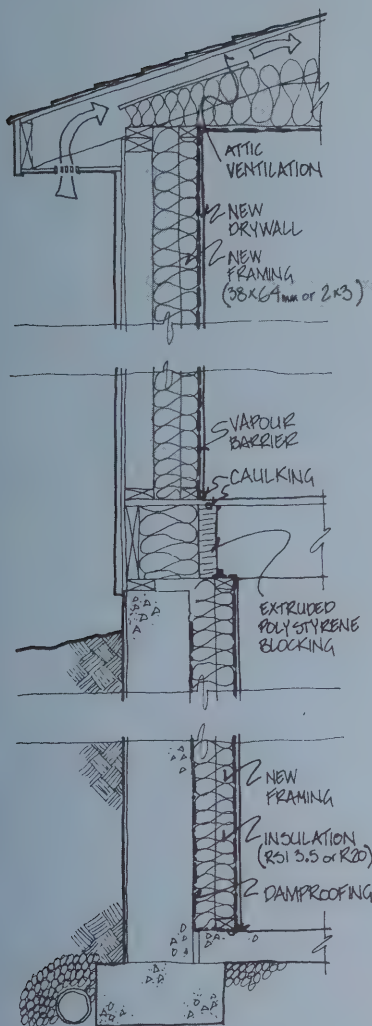


Renovating gives you an opportunity to upgrade and improve the existing services within the house — plumbing, electrical, and heating. In older houses, these services may have to be upgraded to current standards, while in newer houses improvements might be made to provide increased efficiency.

Proper design and planning can keep the cost of this work to a minimum. During the planning stage, consider these suggestions.

- **Centralize plumbing fixtures to minimize plumbing costs.** Locate a bathroom beside or above a kitchen or back to back with another bathroom to reduce plumbing runs. Identify where your main plumbing stack goes up. Working around it will save you money.
- **Centralize your hot water tank.** Try to locate the tank in the area of the basement closest to the hot water fixtures — kitchen and bathrooms.
- **Insulate any plumbing runs in unheated or cool spaces.** Similarly, any duct work running through cold areas should be insulated, but not until the joints are sealed with high quality duct tape.
- **Bring old wiring up to current standards.** For example, old wiring without the ground wire can constitute a fire hazard.
- **Upgrade your electrical service if you are planning to add a significant number of new fixtures, outlets, or electric heaters.** Upgrading to a 200 amp service can cost \$1000 to \$1200.
- **Upgrade or replace your old heating system.** Renovating your house changes its heating requirement. If you have significantly improved the air tightness and insulation levels, think about installing a smaller furnace or downsizing the nozzle of your existing oil furnace for greater efficiency.
- **Other considerations** might be making allowances for air-conditioning, exterior lighting, cable TV, phone lines, or security systems.

Energy Conservation



For very little extra money, you can often make your house more energy-efficient at the same time as you renovate. The Ministry of Municipal Affairs and Housing has available a 52-page booklet, "Conserve Energy When You Renovate", which details some energy-related considerations. Here are some of the highlights.

- **When you gut the interior of a house**, it's easy to add high levels of insulation and install a sealed air-vapour barrier to make the building draft-free. Before putting up the new drywall, you should try to add an insulation value of at least RSI 3.5 (R-20) to the exterior walls.
- **Basement renovations provide an opportunity** to increase your living space and lower your fuel bill. Sealing against air leaks and adding insulation should be part of any work on basement walls.
- **If your basement has major moisture problems**, remedial measures are best performed from the exterior. At the same time as you waterproof the foundation, you can install a blanket of rigid board insulation against the exposed wall. The ministry has produced a factsheet entitled "Insulating Basements" to explain this procedure.
- **If you are re-siding your house**, you should consider adding an air-vapour barrier and insulation before you install the new siding.
- **If you are thinking about replacing your existing windows**, consider triple-glazed units. They will save more energy and make the house more comfortable. Increasing the window area that faces south can provide free solar heat.
- **Make sure that your heating system is working to maximum efficiency.** The ministry's factsheet, "The Total Tune-Up", outlines measures you can take to maximize heating system performance.

Dust And Disruption

Even the best-conceived and planned renovations can disrupt your family life and home. While the problems can be minimized with careful planning, you are still faced with noise, clouds of plaster dust, lingering paint fumes, and a loss of privacy.

A few hints might help to make the process a little more bearable. While these general pointers apply to most renovation activities, talk to your contractor about any specific concerns.

- **Remove any objects which are in danger of being damaged.** If necessary, take up rugs and carpets, remove wall hangings and pictures, and put other goods into storage in another part of the house.
- **Localize the work.** If you are building an addition, hold off for as long as possible before you provide access to the house. This will limit the amount of dirt getting into the house during construction.
- **Ensure that all the materials are on site at the proper time.** This is especially true if you are acting as your own contractor or doing the work by yourself. Being forced to live in a "house under construction" for an additional three weeks because your windows weren't delivered on time is an unnecessary burden.
- **Show your contractor where you would like materials, disposal bins, and vehicles parked or stored.** This will minimize damage to your lawn and reduce inconveniences to yourself and your neighbours.
- **Don't move into the renovated areas or new addition until the entire job is finished.** Make sure the painting is totally completed and the finished floor has been laid. If you start living in the renovated area earlier than this, chances are the finishing details won't get done for a long time. Not only that, responsibility for any damaged work can be a source of dispute if you move in before the contractor has finished.
- **Make sure you are aware in advance of any temporary disruption of the heating, electrical, or plumbing systems.**
- **Treat the contractor and crew with respect.** They in turn will be more aware of your concerns. Get to know them by name — who they are and what they do.

Nothing so fatiguing as the eternal hanging on of an uncompleted task.

William James

If Things Go Wrong

*If something can go wrong,
it will.*

Murphy's Law.

*Hear the other side.
St. Augustine.*

Getting Help



Although you have tried to prepare for contingencies by carefully choosing your contractor and by writing a detailed contract, difficulties may still appear.

Bad weather may cause scheduling delays. Uncovering hidden structural problems may demand costly additions to the contract. Some aspect of the job may have been overlooked in contract negotiations. The relationship between you and the contractor may become strained.

If disagreements arise, try first to understand the contractor's viewpoint. Were your expectations inflated? Were you totally clear in your discussions? Try to clarify the issue in an amicable way before the opposing positions are allowed to harden. In almost all negotiations there is a middle ground. You should be prepared to "give" even if you feel you're in the right. Leaving problems unresolved can lead to trouble. In most cases, clear negotiations will bring a resolution.

If you have persistent problems in getting your contractor to live up to your interpretation of the contract, several measures are available to you. It is a good idea to seek advice from a lawyer or knowledgeable friend first.

You can send the contractor a registered letter outlining your complaint and your demands. This letter should state the measures you will take if the contractor doesn't comply; withholding payment, hiring another contractor, and requesting the return of any downpayments are among your options.

You can register your complaint with an official body, sending a copy to the contractor. Larger municipalities have business licensing agencies and a Better Business Bureau office. Each of these bodies is responsible for tracking the performances of contractors. They will first attempt to find a resolution to the dispute. Only if that fails will they mediate a settlement. Most contractors will co-operate in trying to resolve the problem before this process is initiated.

The Business Practices Division of the Ministry of Consumer and Commercial Relations administers the Business Practices Act. The Act clearly defines unfair business practices and sets out a straightforward method by which you can claim redress if you are the victim of an unfair business representation. In such circumstances, the Business Practices Act gives you the legal right to:

1. Ask the business to terminate the contract.
2. Ask a court to rescind the agreement if the contractor refuses to.
3. Ask the Ontario Ministry of Consumer and Commercial Relations to mediate the dispute. (Contact their Consumer Services Branch in your area.)

If All Else Fails

Finally, you can take the issue to court, which usually means seeing your lawyer. If the money involved is less than \$3000 in Toronto, or \$1000 in the rest of Ontario, you can use the Small Claims Court. It is a more informal hearing and you don't need a lawyer.

Avoiding Problems

Remember that you are not always right. Most issues can be settled before they reach the flash point. Here are a few general suggestions to avoid problems.

- Stay away from verbal or handshake agreements even if you and the contractor are "best friends".
- Don't look over the workers' shoulders all day long or distract them with too much conversation during working hours.
- A good working relationship will result from providing the contractor with a good working environment. Supplying coffee or other refreshments for the crews is often a nice way of ensuring a harmonious relationship.
- Show respect for the contractor's work where it is merited. Treat your contractor as a business partner rather than as a servant.

How to Hire a Contractor. Harris Mitchell. Canada Mortgage and Housing Corporation, Ottawa, 1982; 27 pp., free. Available from: regional CMHC offices or Canada Mortgage and Housing Corporation, Montreal Road, Ottawa, Ontario K1A 0P7.

Description: A pamphlet describing the issues involved in hiring a contractor.

How to Buy A House

A Practical Guide to Home Repairs

A Guide to the Consumer Protection Act

The Consumer's Guide to the Business Practices Act

These leaflets are available free from:
Ministry of Consumer and Commercial Relations
Consumer Information Centre
555 Yonge Street, 1st Floor
Toronto, Ontario
M7A 2H6
Call toll free 1-800-268-1142,
or in Toronto, 963-1111

Knowledge is of two kinds. We know a subject ourselves, or we know where we can find information upon it.
Samuel Johnson.

The Ministry of Municipal Affairs and Housing has produced a series of booklets and factsheets on energy conservation and home renovation. Contact:

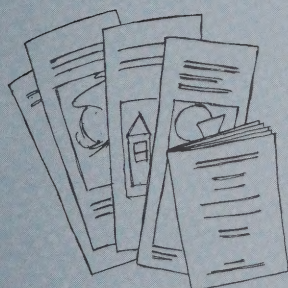
Housing Renovation and Energy Conservation Unit
Ministry of Municipal Affairs and Housing
777 Bay Street, 2nd Floor
Toronto, Ontario
M5G 2E5

Booklets:

Conserve Energy When You Renovate
First, Seal Your House
Make the Most of Your Heating System
Seven Days of Conservation
A Window Review
Energy Conservation Products
Residential Renovation: Part 11 of the
Building Code

Factsheets:

Fresh Air and Humidity in a Tighter House
Caulking and Weatherstripping
Air-Vapour Barriers
Improving Fireplace Efficiency
Insulating Basements
Exterior Insulation
Cathedral Ceilings and Flat Roofs
The Total Tune-Up



CHIP

Canadian Home Insulation Program

The CHIP program provides a maximum taxable grant of up to \$500 for a variety of energy-conserving measures in homes built before 1977. The grant is calculated on 60% of the combined costs of materials and labour. Grant eligibility requires minimum insulation levels of RSI 6.0 for attics and RSI 2.1 for basements. Contact CHIP by calling toll-free 1-800-268-1818. In Toronto, call 789-0581. In area code 807, call collect 416-789-0581.

REAP

Residential Energy Advisory Program

Sponsored by Ontario Hydro, this program offers loans of up to \$3,000 at Ontario Hydro's borrowing rates (which are currently below market rates) to improve a home's energy efficiency by insulating and weatherizing, upgrading electrical wiring, and converting to electric heating. This service is available to Ontario Hydro's rural customers, and many local electric utilities are participating in the program. Call your local Ontario Hydro office, municipal electric utility, or public utilities commission for details on the programs in your area.

RRAP

Residential Rehabilitation Assistance Program

This federal program provides loans, with a forgivable portion, in certain designated areas. RRAP loans for making a home accessible to a resident disabled person are not limited to designated areas. Contact the Building Inspections department of your local municipality or local Canada Mortgage and Housing Corporation (CMHC) office for details on the program in your area.

COSP

Canada Oil Substitution Program

This federal government program offers grants to homeowners and businesses to convert heating systems from oil. The taxable grant covers 50 per cent of eligible conversion costs up to a maximum of \$800 for single homes and higher for centrally-heated residential multiple-unit buildings. For information, contact the Conservation and Renewable Energy Office toll-free at 1-800-268-2207. In Toronto, call 252-5866.

RenoLoan

The RenoLoan program provides first or second mortgages for homeowners who are renovating. This is described on page 11. Contact your bank, trust company, or other lending institution for further information, or call one of the following offices of the Mortgage Insurance Company of Canada for the names of participating lenders in your area:

Toronto (416) 364-6884

Ottawa (613) 238-4753

Hamilton (416) 523-7700

London (519) 433-6177

It can be difficult to come up with ball park costs for your renovation plan, yet it is important to keep your planning in line with your resources. To obtain ideas of probable costs:

- Talk with friends and neighbours who had similar work done.
- Ask a contractor for a rough price range, giving as much information on the work as possible.
- Talk to building supply outlets.
- Read, and ask questions.

The prices indicated here represent a medium range of prices you could expect to pay for each job. The range is great because there are so many options, including the size of the job, the grade of material, and regional price variations.

For example, redoing a kitchen is priced from \$7000 to \$12,000. This includes the price of newly installed cupboards and counter, a new sink and new flooring, but not the cost of new appliances. It is possible to do the job for less, and it's also very easy to spend a lot more; these are typical ranges.

Ball Park Budgeting

Renovation	Cost Ranges	Comments
Bathrooms	\$3000-\$6000	includes new fixtures, flooring
Kitchens	\$7000-\$12,000	no new appliances are included
Additions	\$480-\$800 per square metre	smaller additions will cost more per square foot
3rd Floor	\$320-\$430 per square metre	to finish and not expand, usable attic space with stairway already in
Total House Renovation	\$480-\$800 per square metre	includes all new services, drywall, flooring, kitchen, bathroom, etc.
Basement	\$ 5,000 to \$10,000	includes damp proofing, insulating, new windows and flooring
Solarium Addition	\$15,000 to \$20,000	for a complete 10' x 18' finished and installed solarium

*Round numbers are always false.
Samuel Johnson.*



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